ADDRESS OF NEW OWNER	SEND TAX BILLS TO	PREPARED BY:
James R. Skipper	Same	Lowe & Baron Attys.
1525 Dresden Circle		405 A Two Mile Pike
Nashville, TN 37215		Goodlettsville, TN

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated February 9, 1993, of record in Record Book 8864, Page 517, Register's Office for Davidson County, Tennessee, William E. Davis and wife, Bettye L. Davis, conveyed certain real property therein described to Kevin S. Key, Trustee, to secure the indebtedness described in said Deed of Trust; and

WHEREAS, by instrument dated June 11, 1996, Lowe & Baron Attorneys, P.C. was appointed Substitute Trustee to serve in the place and stead of Kevin S. Key, pursuant to the aforementioned Deed of Trust, said Appointment of Substitute Trustee being recorded in Book 10082, Page 484, Register's Office for Davidson County, Tennessee; and

WHEREAS, the indebtedness described in said Deed of Trust was not paid in accordance with its terms, and default in the payment thereof was declared; and

WHEREAS, at the request of the lawful owner and holder of the indebtedness secured by said Deed of Trust, the Substitute Trustee gave notice of the time and place of sale, all in accordance with said Deed of Trust, by publishing an advertisement for three consecutive weeks in the Nashville Record a newspaper published in Davidson county, Tennessee, said notice being first published on June 13, 1996, and thereafter on June 20, 1996, and June 27, 1996, which notice of sale advertised the sale of the property hereinafter described for July 5, 1996 at 1:00 P.M.; and

WHEREAS, on July 5, 1996 at 1:00 P.M., at the front door of the Davidson County Courthouse in Nashville, Davidson County, Tennessee, being the time and place fixed in said notice, the hereinafter described property was offered for sale at public outcry, cash in hand and in bar of all equities of redemption and all other rights and exemptions of every kind of the Grantors of said Deed of Trust, as provided therein, subject only to liens, encumbrances and other matters which are prior in right to the lien of the aforesaid Deed of Trust and the Substitute Trustee having received a bid of Thirty Three Thousand Eight Hundred Twenty Eight and 00/100 Dollars ($33,828.00), from James R. Skipper having been received, the receipt of all of which is hereby acknowledged;

NOW, THEREFORE, in consideration of the premises and the sum bid and paid as herein provided, Lowe & Baron Attorneys, P.C., Substitute Trustee, does hereby bargain, sell, transfer and convey unto James R. Skipper, it successors and assigns, all of that certain real property in Davidson County, Tennessee, described as follows:

Said Lot No. 14 fronts 58 feet on the easterly margin of Leawood Drive, and runs back between lines, 108.11 feet on the northerly line, and 115.47 feet on the southerly line in the rear, measuring 58.47 feet thereon.

Being the same property conveyed to William E. Davis and wife, Bettye L. Davis, by deed from M.L. Randall and wife, Shirley Randall, dated December 13, 1979, recorded December 17, 1979, Book 5544, Page 849, Register's Office for Davidson County, Tennessee.

TO HAVE AND TO HOLD said real estate, together with all hereditaments, easements, appurtenances, and improvements thereunto belonging, in fee simple, forever, free from all rights or exemptions of the Grantor of said Deed of Trust, subject only to liens, easements, encumbrances and other matters which are prior in

right to the lien of the aforesaid Deed of Trust.

Lowe & Baron Attorneys, P.C., as Trustee, do hereby transfer, assign and set over unto said James R. Skipper, its successors and assigns, all of the covenants and warranties contained in said Deed of Trust, subject only to the matters herein expressly reserved, and I do hereby warrant the title as fully as I am able to do as Trustee, but no further or otherwise.

WITNESS my hand as Substitute Trustee on this 5 day of July, 1996.

LOWE & BARON ATTORNEYS, P.C.
Substitute Trustee

John H. Lowe

STATE OF TENNESSEE
COUNTY OF DAVIDSON

On this 5 day of July, 1996, before me personally appeared John H. Lowe, to me known, who, being by my duly sworn did say that he is a licensed shareholder of Lowe & Baron Attorneys, P.C. and that said instrument was signed in behalf of said corporation by authority of its Board of Directors and said John H. Lowe acknowledged said instrument to be the free act and of said corporation.

Notary Public

My Commission Expires: 1/29/2000

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration for this transfer of value of the property (whichever is greater) is $33,828.00. This is equal to or greater than the property would bring at a fair and voluntary sale.

Affiant

Sworn and subscribed before me this 5 day of July, 1996.

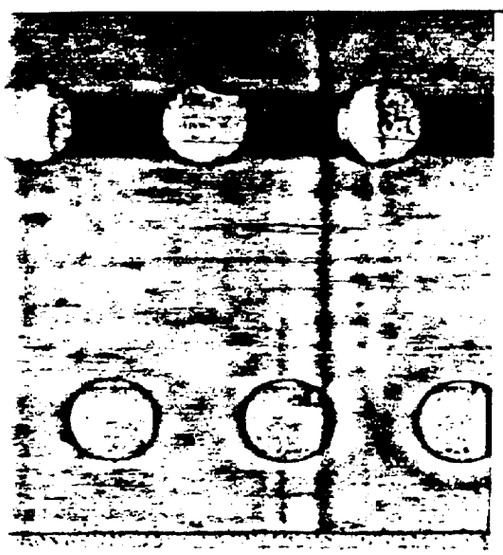
Notary Public

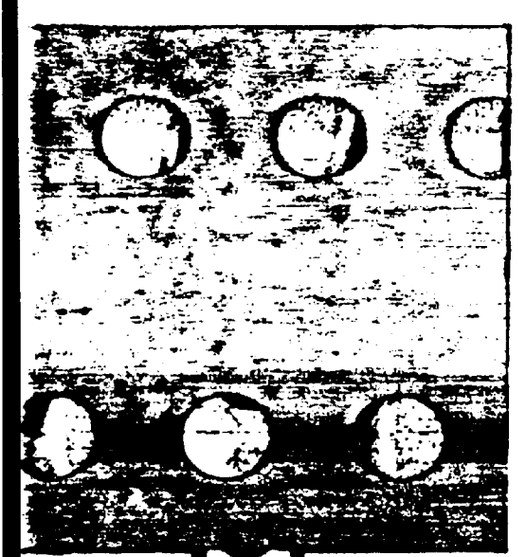
My Commission Expires: 1/29/2000

3062 07/09 0101 03CHECK 134.17

0201597
IDENTIFICATION REFERENCE

PICK-UP





OFFICIAL RECEIPT
FELIX Z. WILSON, II
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 10114 PG 968

CO CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID
				CAMT 33828.00
				CON TX 125.17
				PRFEE 1.00
				WDEED 8.00
				TOTAL 134.17
				CHECK 134.17
			07/09/96 01	10:54 0001 3062

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0201597
IDENTIF. ← REFERENCE

96 JUL -9 AM 10:47

DAVIDSON CO. TENN.

No. 1060769